

Information to identify the case:

Debtor 1	<u>Vincent D. Wilson</u>	Social Security number or ITIN	xxx-xx-0294
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Dorothy M. Wilson</u>	Social Security number or ITIN	xxx-xx-3932
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-10931-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vincent D. Wilson

Dorothy M. Wilson

4/18/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vincent D. Wilson
 Dorothy M. Wilson
 Debtors

Case No. 19-10931-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db/jdb +Vincent D. Wilson, Dorothy M. Wilson, 52 Millbrook Drive, Willingboro, NJ 08046-3130
 517970783 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 517970785 Captila Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 517970788 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 517970793 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695)
 517970792 +Specialized Loan Services, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
 518054112 +Summit Surgical Center, LLC, 200 Bowman Drive, Suite D160, Voorhees, NJ 08043-9633
 517970796 Virtua Medical Group, PO BOX 71451, Philadelphia, PA 19176-1451
 517970795 +Virtua med, Patient Accounting, 2000 Crawford Place, Suite 200,
 Mount Laurel, NJ 08054-3954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 19 2019 00:40:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517970782 +EDI: GMACFS.COM Apr 19 2019 04:08:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 517970784 EDI: CAPITALONE.COM Apr 19 2019 04:08:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517970786 +EDI: RCSFNBMARIN.COM Apr 19 2019 04:08:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 517970787 +EDI: TSYS2.COM Apr 19 2019 04:08:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517970789 EDI: IRS.COM Apr 19 2019 04:08:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346
 517970790 +EDI: CBSKOHLS.COM Apr 19 2019 04:08:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517970790 +E-mail/Text: bncnotices@becket-lee.com Apr 19 2019 00:39:45 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 517970791 +EDI: RESURGENT.COM Apr 19 2019 04:08:00 LVNV Funding, PO Box 10497,
 Greenville, SC 29603-0497
 517970794 +EDI: RMSC.COM Apr 19 2019 04:08:00 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 517971960 +EDI: RMSC.COM Apr 19 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517970797 +EDI: WFFC.COM Apr 19 2019 04:08:00 Wells Fargo Dealer Svc, Po Box 1697,
 Winterville, NC 28590-1697

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518054111 Virtua Medical Group, 2000 Crawford Place, Suite 200, Mt. Laurel, NJ 08054,
 Guarantor ID: 6837

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Apr 18, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller on behalf of Debtor Vincent D. Wilson info@georgettemillerlaw.com, georgettemillerlaw@gmail.com; gmeccfmail@gmail.com; dmayberry@georgettemillerlaw.com; smithcr50524@notify.bestcase.com; GNonnenberg@georgettemillerlaw.com
Georgette Miller on behalf of Joint Debtor Dorothy M. Wilson info@georgettemillerlaw.com, georgettemillerlaw@gmail.com; gmeccfmail@gmail.com; dmayberry@georgettemillerlaw.com; smithcr50524@notify.bestcase.com; GNonnenberg@georgettemillerlaw.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee, et al... rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7